

Systems Navigation - Part 3:

Public Benefits Linked to Disability

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and
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Systems Navigation

Systems navigation involves becoming empowered to make wise decisions in creating a coherent set of services and supports across life domains. The outcome of systems navigation is increased individual and family quality of life.

What are Frequently Used Terms?

- Case management
- Support coordination
- Service coordination
- Recovery coordination
- Support brokering
- **Systems navigation**

Types of Systems

- Military system (TRICARE, family centers)
- Government agency service system (public schools, public benefits)
- Private agency system (private schools)
- Disability support system (family advocacy organizations)
- Community system (parks and recreation)

Services and Supports

- Services are the formal programs, resources, funding and strategies from multiple, complex systems provided to individuals with disabilities or their families typically through agencies.
- Supports are the informal programs, resources, and strategies usually provided through family, friends, and community citizens.

Rationale for Systems Navigation

- To advance family empowerment
- To strengthen family caregiving
- To enhance quality of life of the individual with a disability
- To enhance quality of life of the family

Navigating Government Systems for Public Benefits: Presentation Overview

1. Economic considerations tied to disability
2. Getting a life
3. Introduction to funding sources
4. Social Security Income (SSI)
5. Social Security Disability Insurance (SSDI)
6. Medicare
7. Medicaid
8. Vocational Rehabilitation and employment supports
9. Housing

1. ECONOMIC CONSIDERATIONS TIED TO DISABILITY

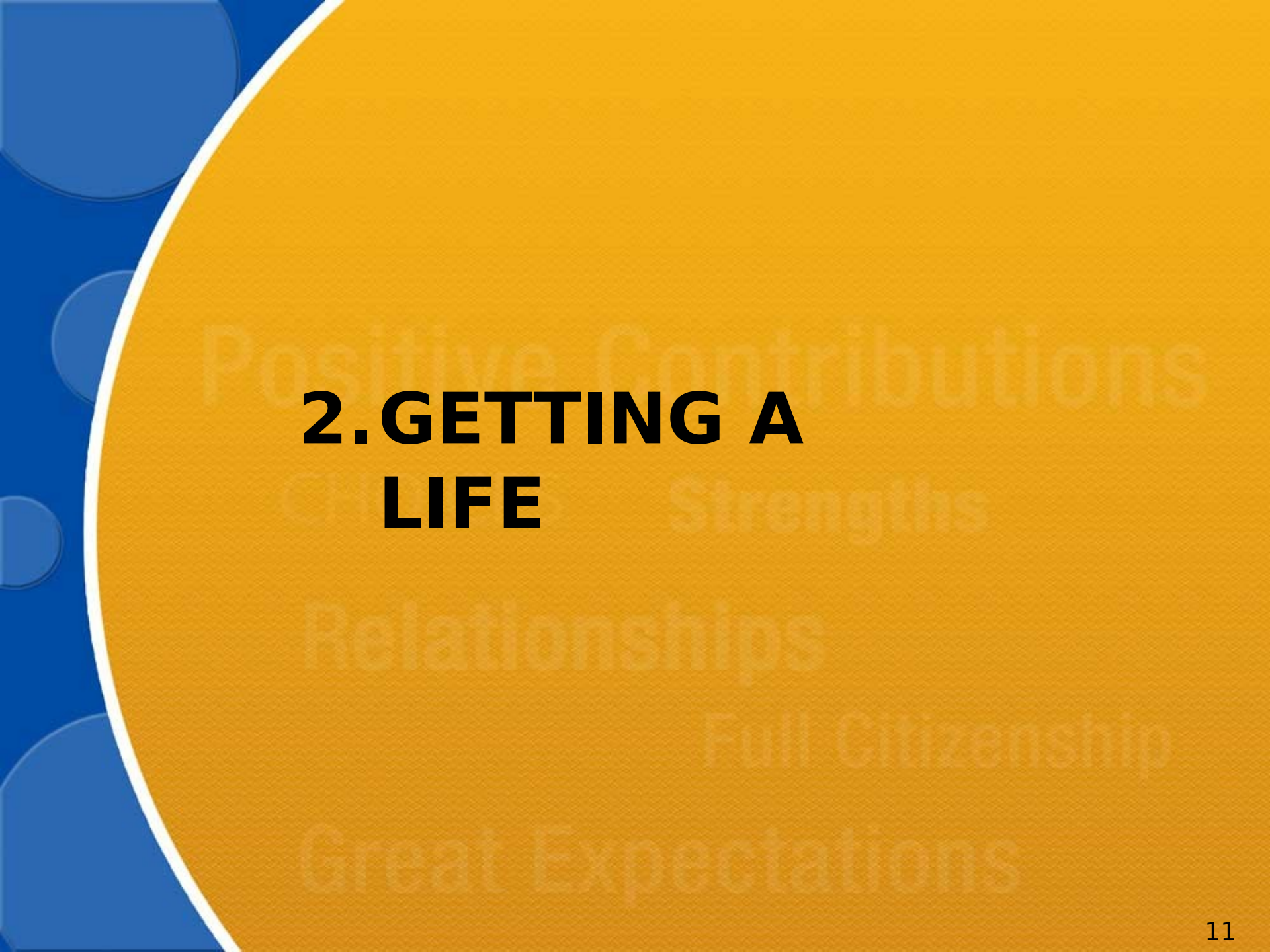
Income Trends Related to Disability

- As compared to about one-fourth of students without disabilities, over one-third of students with disabilities live in households with incomes of \$25,000 or less (Wagner, Marder, Blackorby, & Cardeso, 2002).
- Almost twice as many students without disabilities, as compared to students with disabilities, live in households with incomes of more than \$75,000.

Autism Data

- Children with autism have 2.5 times as much outpatient medical costs, 2.9 times as much inpatient costs, and 7.6 times as much medication as compared to children without autism.
- Adult care is typically more than 5 times more expensive than the next three largest cost categories (behavioral therapy, respite care, special education).

(Ganz,
2007)



2.GETTING A LIFE

Positive Contributions
Strengths
Relationships
Full Citizenship
Great Expectations

In Memory of Jay Turnbull



JT's Weekly Supports

Time	Mon	Tues	Wed	Thur	Fri	Sat	Sun
8-8:30 AM							
8:30-9 AM							
9-9:30 AM							
9:30-10 AM							
10-10:30 AM							
10:30-11 AM							
11-11:30 AM							
11:30-12 PM							
12-12:30 PM							
12:30-1 PM							
1:30-2 PM							
2-2:30 PM							
2:30-3 PM							
3-3:30 PM							
3:30-4 PM							
4-4:30 PM							
4:30-5 PM							
5-5:30 PM							
5:30-6 PM							
6-6:30 PM							
6:30-7 PM							
7-7:30 PM							
7:30-8 PM							
8-8:30 PM							
8:30-9 PM							

A Home of His Own



Most Amazing Housemates





Work



Speech/Communication Therapy



Yoga



Massage



Music Therapy



Companions



Community Participation: Eating at Restaurants



Community Participation: Volunteering at the Community Health Food Store



Community Participation: Dancing at Jazz Club



JT's Weekly Supports

Time	Mon	Tues	Wed	Thur	Fri	Sat	Sun
12-8:30 AM	F	H	H	H	H	H	H
8-8:30	F	H	C1	C4	C1	C1	H
8:30-9 AM	C1	H	C1	C4	C1	C1	F
9-9:30 AM	ST	H	C1	C4	C1	C1	F
9:30-10 AM	ST	H	C1	C4	C1	C1	F
10-10:30 AM	MS	H	C1	C4	C1	C1	F
10:30-11 AM	MS	YT	C1	C5	C1	C6	F
11-11:30 AM	H	H	C1	C5	C1	C6	F
11:30-12 PM	LC	LC	LC	LC	LC	C6	F
12-12:30 PM	LC	LC	LC	LC	LC	C6	F
12:30-1 PM	LC	CW	LC	LC	CW	C6	F
1:30-2 PM	LC	LC	LC	LC	LC	C6	F
2-2:30 PM	LC	LC	LC	LC	LC	C4	F
2:30-3 PM	LC	LC	LC	LC	LC	C4	F
3-3:30 PM	LC	LC	LC	LC	LC	C4	F
3:30-4 PM	H	C2	H	C5	H	C2	F
4-4:30 PM	H	C2	H	C5	H	C2	F
4:30-5 PM	H	C2	H	C5	H	C2	F
5-5:30 PM	H	C2	FR	C5	H	C2	F
5:30-6 PM	H	C2	FR	C3	C5	C2	F
6-6:30 PM	H/MT/GF	C2	FR	C3	C5	C2	F
6:30-7 PM	H/MT/GF	C2	FR	C3	C5	C2	F
7-7:30 PM	MT/GF	MT	C3	C3	H	C2	F
7:30-8 PM	MT/GF	MT	C3	C3	H	C2	F
8-8:30 PM	H	H	H	C3	H	C2	F
8:30-9 PM	H	H	H	H	H	C2	F
9-11 PM	H	H	H	H	H	H/C?	F

Sleep
Personal Care
Work
Leisure/Comm. Part.
Bkt/Lunch/Dinner
Speech Therapy
Music Therapy
Massage
Yoga
Church

H - Housemate	Y - Yoga Teacher
F - Family	JC - Job Coach
ST - Speech Therapist	C1-C6 - Companions
MT - Music Therapist	FR - Fraternity
M - Masseuse	GF - Girlfriend
Y - Yoga Teacher	CW - Co-Worker

3. INTRODUCTION TO FUNDING SOURCES

Definitions

- ***Public benefits*** – Sources of government funding for needs such as health care, food, housing, and employment.
- ***Asset development*** – Savings and asset accumulation strategies designed to help low-income individuals achieve greater personal financial resources to overcome the cycle of poverty typically engulfing individuals who rely on public benefits.

Public Benefits Eligibility

- Means test
 - ✓ Income
 - ✓ Asset limits
- Disability
- Age

GovBenefits.com - Your Benefits Connection

- [http://](http://www.govbenefits.gov/)

The screenshot shows the GovBenefits.gov website. At the top, there's a navigation bar with links for Home, Benefits, About Us, and Help. Below this is a section for Community Advocates and News. The main content area features a large banner with a smiling couple and a call to action: "For your most comprehensive benefit search, take our confidential questionnaire!" with a "Start Here" button. To the right of the banner is a search bar with a "Search" button and links for "Advanced Search" and "Search Tips". Below the banner, there's a section for "Highlights" with two items: "Relief Available for Georgia, Kansas and American Samoa Disaster Victims" and "October is Breast Cancer Awareness Month!". To the right of the highlights is a "Subscribe to Updates" section with a text input field for an email address and a "Go" button. Below the subscribe section is a "Benefits Quick Search" section with a list of benefit categories: Career Development Assistance, Child Care/Child Support, Counsel/Counseling, Disability Assistance, Disaster Relief, Education/Training, and Energy Assistance. At the bottom of the page, there's a "DisasterAssistance.gov" section with the text "Have You Been Affected By A Disaster?" and a link to "Go to DisasterAssistance.gov to locate and apply for disaster relief." The footer contains links for "Privacy & Terms of Use" and "Contact Us", along with logos for GovLoans.gov, USA.gov, and E-GoV.

GovBenefits.gov

Your Benefits Connection®

Home Benefits About Us Help

Community Advocates | News

For your most comprehensive benefit search, take our confidential questionnaire!

Start Here

GovBenefits.gov is the official benefits website of the U.S. government, with information on over 1,000 benefit and assistance programs.

Subscribe to Updates

Enter E-mail Address Go

Highlights

- Relief Available for Georgia, Kansas and American Samoa Disaster Victims
- October is Breast Cancer Awareness Month!

DisasterAssistance.gov

ACCESS TO DISASTER HELP AND RESOURCES

Have You Been Affected By A Disaster?

Go to DisasterAssistance.gov to locate and apply for disaster relief.

Benefits Quick Search

Target specific benefits here:

- Career Development Assistance
- Child Care/Child Support
- Counsel/Counseling
- Disability Assistance
- Disaster Relief
- Education/Training
- Energy Assistance

GO

Privacy & Terms of Use | Contact Us

GovLoans.gov USA.gov E-GoV

- Visit the official benefits website with over 1,000 resources.
- Search for benefits by state, category, and agency.
- Complete a 10-minute anonymous questionnaire to create a list of eligible programs.

GovBenefits.com example

4. SOCIAL SECURITY INCOME (SSI)

Supplemental Security Income (SSI)

- What is SSI?
 - ✓ Income assistance program to meet basic needs for food, clothing, and shelter.
 - ✓ Monthly cash benefit is \$674 per month for an individual and \$1,011 per month for an eligible couple, effective January, 2009.
 - ✓ Same core national amount; some states supplement.
 - ✓ Social Security office in your state can tell you your state's amount of funding.

Eligibility for SSI

- Age
 - ✓ Children birth to 18 with disabilities
 - ✓ Adults 18 years or older with disabilities
 - ✓ 65 and older without disabilities

- Disability (according to Social Security Administration)
 - ✓ Children – physical and/or cognitive impairment resulting in “marked and severe functional limitations”.
 - ✓ Adults – medically determined physical or cognitive impairment resulting in inability to do any “substantial gainful activity” (SGA).
 - ✓ For children and adults, condition must have lasted or be expected to last at least 12 consecutive months or result in death.

- General eligibility
 - ✓ Must be a U.S. citizen or meet certain requirements for non-citizens.
 - ✓ Reside in the U.S.
 - ✓ May not be out of the country for more than 30 consecutive days.

SSI & Military Families

- Availability Overseas
 - ✓ A child may continue to receive SSI benefits or apply for benefits while overseas if the child is a U.S. citizen and is living with the parent who is a member of the U.S. Armed Forces stationed overseas. To learn more about the special rules for military families overseas, visit the Social Security website: <https://www.socialsecurity.gov/ssi/spotlights/spot-military-overseas.htm>

SSI & Military Issues

- Relocation – Income eligibility is re-determined.
- SSA's Treatment of Military Pay:
 - ✓ Privatized Housing and Government Housing – Basic Allowance for Housing (BAH) families receive is treated as in-kind support and maintenance and does not count against them.
 - ✓ When families reside outside the gate in civilian housing, their BAH counts against them if they apply for SSI.
 - ✓ Hazardous duty pay – does not count against them.

- Financial eligibility

- ✓ Child benefit based on child and family income and may not exceed 185% of federal poverty level – \$40,792.50 for a family of 4.
- ✓ Child may not earn more than \$990 a month in 2009.
- ✓ Adult benefit based on individual and spouse income and may not exceed 185% of federal poverty level – \$20,035.50 for a family of 1.
- ✓ Resources may not exceed \$2,000 for individual or \$3,000 for a couple.

- ✓ Resources are defined as cash or other property that the individual has the right to access and could be converted to cash in order to cover current basic living needs.
- ✓ Key concern for military personnel is the Military Survivor Benefit Program – policy change is needed to ensure that the benefit can go to a trust fund and, thereby, will not disqualify the children of retired military personnel from SSI and other public benefits.

- ✓ SSI financial determination is often used for Medicaid eligibility.
- ✓ There can be a significant difference between an individual's total income/resources and the countable income/resources in order to qualify for SSI.

Applying for SSI

- Some Social Security offices allow an online application; others require an office visit
- Contact your local Social Security Administration office
 - ✓ May locate office by linking to Social Security Administration website search feature –
<https://secure.ssa.gov/apps6z/FOLO/fo001.jsp>

- Download application materials
 - ✓ For child benefits –
<http://www.ssa.gov/applyfordisability/child.htm>
 - ✓ Adult benefits –
<https://secure.ssa.gov/apps6z/i3369/ee001-fe.jsp>
- Complete application with a phone call or appointment with SSA staff.

- Must bring medical and educational records to appointment and consent for SSA staff to contact professionals (doctors, teachers, therapists, etc.) who have information about your child's disability.
- Allow 3-5 months for SSA staff to decide if your child has a disability (some conditions may immediately qualify, including HIV infection, total blindness or deafness, cerebral palsy, Down syndrome, muscular dystrophy, severe mental retardation, and birth weight below 2 lbs. 10 oz.)

Reviewing SSI Qualification

- Participate in review at least every 3 years for child younger than 18.
- Present evidence that child is receiving treatment that is medically necessary.



SSI Reality Check

Positive Contributions

Challenges Strengths

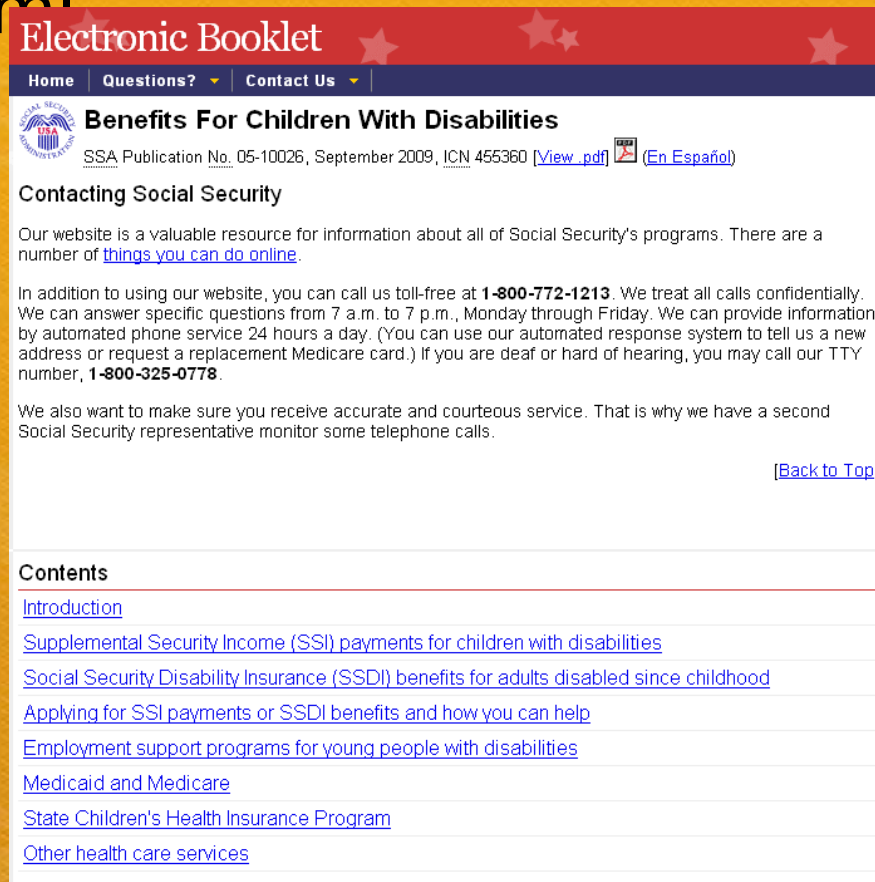
Relationships

Full Citizenship

Great Expectations

Key SSI Resource

- <http://www.ssa.gov/pubs/10026.html>



The screenshot shows the 'Electronic Booklet' page for 'Benefits For Children With Disabilities'. The page has a red header with the title and a dark blue navigation bar with links for 'Home', 'Questions?', and 'Contact Us'. Below the navigation bar is the SSA logo and the title 'Benefits For Children With Disabilities'. The main content area includes the publication number 'SSA Publication No. 05-10026, September 2009, ICN 455360', a link to 'View pdf', and a link to '(En Español)'. The section 'Contacting Social Security' provides information about the website, toll-free number '1-800-772-1213', and TTY number '1-800-325-0778'. A 'Back to Top' link is at the bottom right. A 'Contents' section lists various topics with blue underlined links.

Electronic Booklet

[Home](#) | [Questions?](#) | [Contact Us](#)

 **Benefits For Children With Disabilities**

SSA Publication No. 05-10026, September 2009, ICN 455360 [View pdf](#)  [\(En Español\)](#)

Contacting Social Security

Our website is a valuable resource for information about all of Social Security's programs. There are a number of [things you can do online](#).

In addition to using our website, you can call us toll-free at **1-800-772-1213**. We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day. (You can use our automated response system to tell us a new address or request a replacement Medicare card.) If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

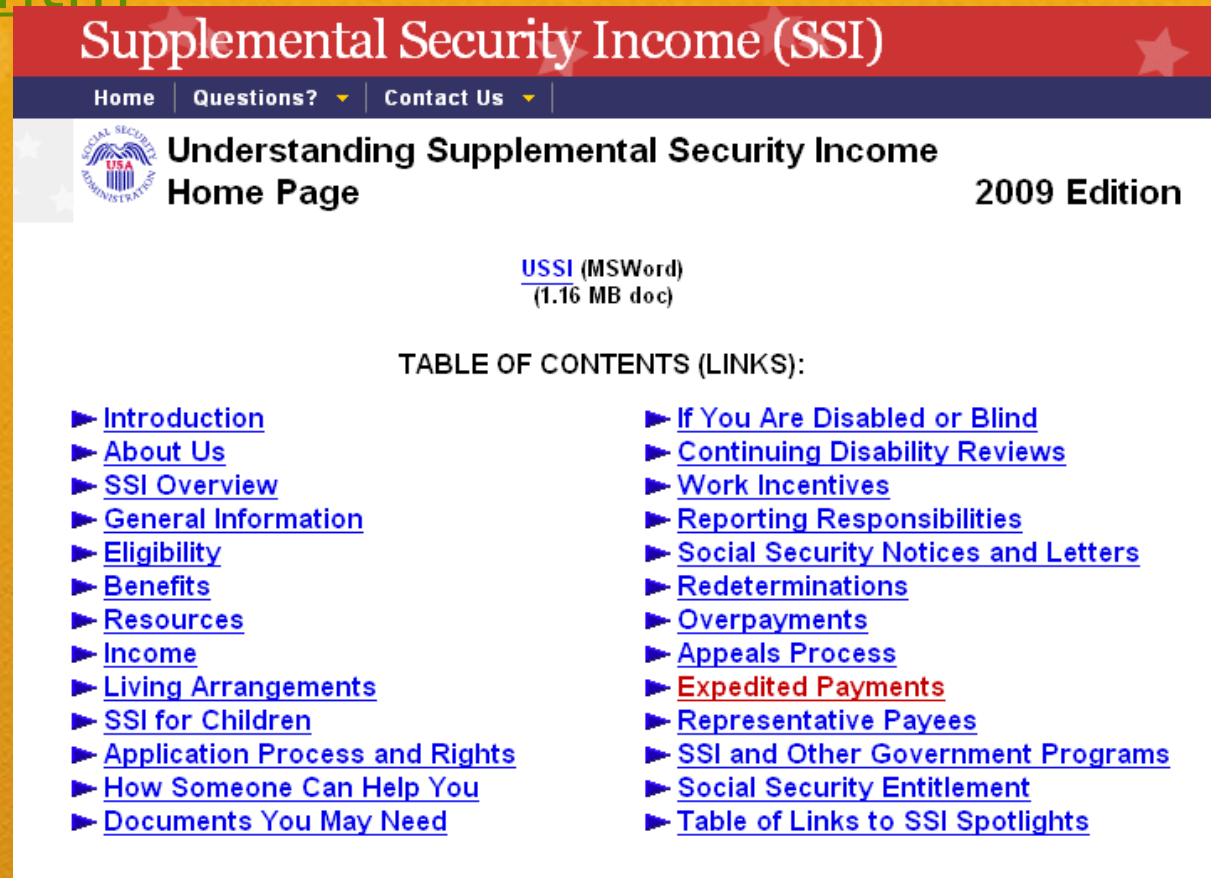
[\[Back to Top\]](#)

Contents

- [Introduction](#)
- [Supplemental Security Income \(SSI\) payments for children with disabilities](#)
- [Social Security Disability Insurance \(SSDI\) benefits for adults disabled since childhood](#)
- [Applying for SSI payments or SSDI benefits and how you can help](#)
- [Employment support programs for young people with disabilities](#)
- [Medicaid and Medicare](#)
- [State Children's Health Insurance Program](#)
- [Other health care services](#)

Key SSI Resource

- <http://www.ssa.gov/ssi/text-understanding-ssi.htm>



The screenshot shows the official SSA website for Supplemental Security Income (SSI). At the top, a red banner reads "Supplemental Security Income (SSI)". Below this is a dark blue navigation bar with links for "Home", "Questions?", and "Contact Us". The main header area features the SSA seal, the title "Understanding Supplemental Security Income Home Page", and the text "2009 Edition". A link for "USSI (MSWord) (1.16 MB doc)" is provided. The "TABLE OF CONTENTS (LINKS):" section lists 20 topics in two columns, each preceded by a blue right-pointing triangle. The topics include Introduction, About Us, SSI Overview, General Information, Eligibility, Benefits, Resources, Income, Living Arrangements, SSI for Children, Application Process and Rights, How Someone Can Help You, Documents You May Need, If You Are Disabled or Blind, Continuing Disability Reviews, Work Incentives, Reporting Responsibilities, Social Security Notices and Letters, Redeterminations, Overpayments, Appeals Process, Expedited Payments, Representative Payees, SSI and Other Government Programs, Social Security Entitlement, and Table of Links to SSI Spotlights.

Supplemental Security Income (SSI)

Home | Questions? | Contact Us

 **Understanding Supplemental Security Income Home Page** **2009 Edition**

[USSI \(MSWord\)](#)
(1.16 MB doc)

TABLE OF CONTENTS (LINKS):

▶ Introduction	▶ If You Are Disabled or Blind
▶ About Us	▶ Continuing Disability Reviews
▶ SSI Overview	▶ Work Incentives
▶ General Information	▶ Reporting Responsibilities
▶ Eligibility	▶ Social Security Notices and Letters
▶ Benefits	▶ Redeterminations
▶ Resources	▶ Overpayments
▶ Income	▶ Appeals Process
▶ Living Arrangements	▶ Expedited Payments
▶ SSI for Children	▶ Representative Payees
▶ Application Process and Rights	▶ SSI and Other Government Programs
▶ How Someone Can Help You	▶ Social Security Entitlement
▶ Documents You May Need	▶ Table of Links to SSI Spotlights

Key SSI Resource

- <http://www.ssa.gov/pubs/11000.html>

The screenshot shows the 'Electronic Booklet' for Supplemental Security Income (SSI) from the Social Security Administration. The header is red with white stars and the text 'Electronic Booklet'. Below it is a dark blue navigation bar with links: 'Home', 'Questions?' (with a dropdown arrow), and 'Contact Us' (with a dropdown arrow). The main content area has a white background. It starts with the SSA logo and the title 'Supplemental Security Income (SSI)'. Below the title, it says 'SSA Publication No. 05-11000, June 2007, ICN 480200' followed by a PDF icon, a link to 'View .pdf', and a link to '(En Español)'. The section 'Visit our website' follows, with a paragraph stating that the website is a valuable resource and providing a link to 'things you can do online'. Another paragraph mentions that users can call toll-free at 1-800-772-1213, with details about service hours and TTY number 1-800-325-0778. A final paragraph states that a second Social Security representative monitors some telephone calls. A 'Contents' section is listed at the bottom with links to: 'Supplemental Security Income (SSI)', 'What is SSI?', 'Rules for getting SSI', 'How to apply for SSI', 'You may be able to get other help', and 'You may be able to get Social Security'.

Electronic Booklet

[Home](#) | [Questions?](#) | [Contact Us](#)

 **Supplemental Security Income (SSI)**

SSA Publication No. 05-11000, June 2007, ICN 480200 [View .pdf](#)  [\(En Español\)](#)

Visit our website

Our website is a valuable resource for information about all of Social Security's programs. There are a number of [things you can do online](#).

In addition to using our website, you can call us toll-free at **1-800-772-1213**. We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day. (You can use our automated response system to tell us a new address or request a replacement Medicare card.) If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

Contents

- [Supplemental Security Income \(SSI\)](#)
- [What is SSI?](#)
- [Rules for getting SSI](#)
- [How to apply for SSI](#)
- [You may be able to get other help](#)
- [You may be able to get Social Security](#)

5. SOCIAL SECURITY DISABILITY INCOME (SSDI)

Social Security Disability Insurance (SSDI)

- What is SSDI?
 - ✓ Disability insurance program for individuals with disabilities
 - ✓ Cash benefit based on past work history of individual or parent

Eligibility

- Age
 - ✓ For an adult benefit, an individual with disability must be 18 years or older
 - ✓ For a child benefit (based on parent's work history), the disability must have occurred before the age of 22

- Disability defined the same as SSI
 - ✓ Adult criteria – medically determined physical or cognitive impairment resulting in inability to do any “substantial gainful activity” (SGA)
 - ✓ Children – physical and/or cognitive impairment resulting in “marked and severe functional limitations”
 - ✓ For children and adults, condition must have lasted or be expected to last at least 12 consecutive months or result in death

- Family members who qualify
 - ✓ Adult worker who has acquired a disability
 - ✓ Spouse, if she or he is 62 or older
 - ✓ Spouse of any age caring for a child who is younger than 16 or who has a disability
 - ✓ Unmarried child under 18 or under 19 if in school full-time
 - ✓ Unmarried child, age 18 or older, if he or she has a disability that started before age 22

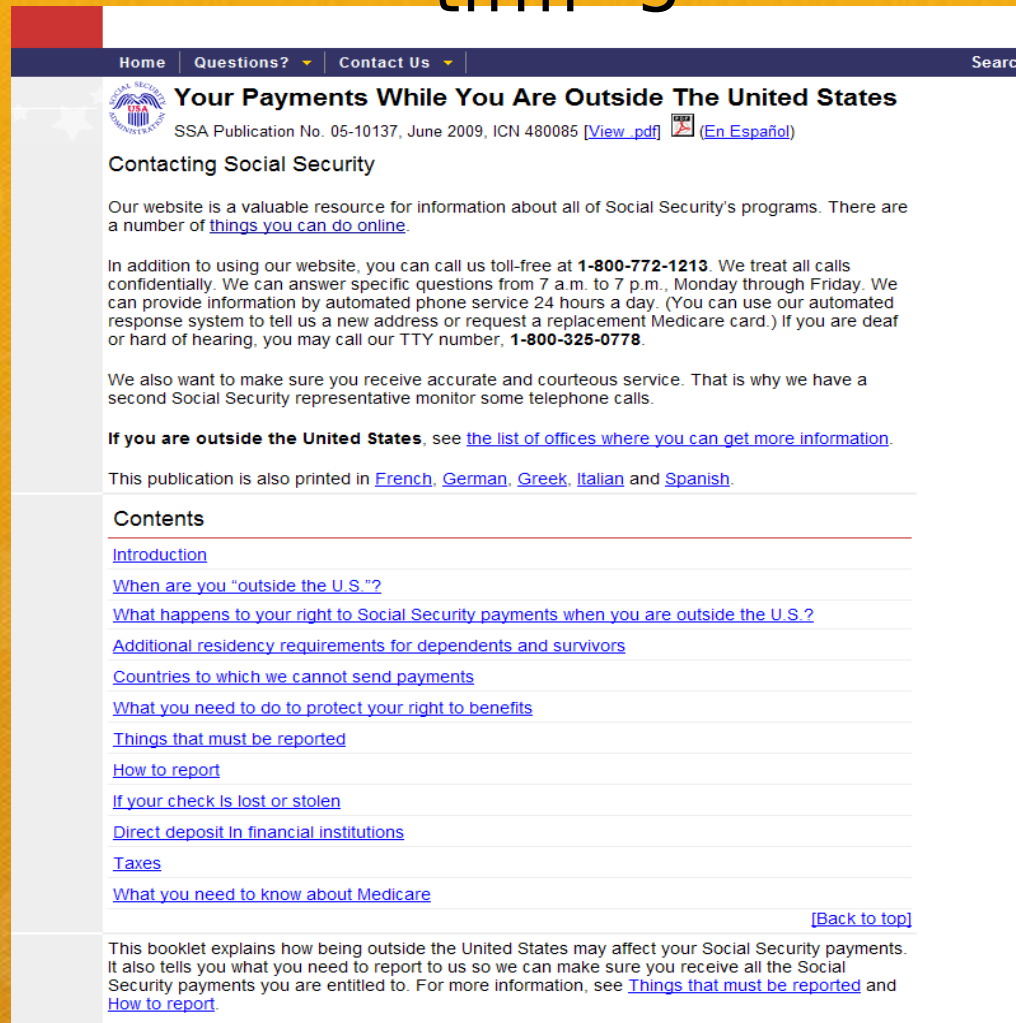
- Work considerations
 - ✓ Depends upon the age at which people first experience their disability and number of years of work
 - ✓ Generally people need 40 credits to qualify for SSDI

- ✓ A maximum of 4 credits is earned each year in which an individual pays Social Security taxes
- ✓ In 2009, \$1,090 must be earned to get 1 work credit and \$4,360 to get the maximum 4 credits
- ✓ Extra credits do not increase benefit amount

- General eligibility
 - ✓ Must be U.S. citizen or have legal documentation meeting certain requirements
 - ✓ Restrictions apply for individuals living abroad

Payments While OCONUS

- [http://www.ssa.gov/pubs/10137.html?
tfrm=5](http://www.ssa.gov/pubs/10137.html?tfrm=5)



The screenshot shows a web page from the Social Security Administration (SSA). At the top, there is a navigation bar with links for 'Home', 'Questions?', 'Contact Us', and a 'Search' box. Below the navigation bar is the title 'Your Payments While You Are Outside The United States' and the publication information: 'SSA Publication No. 05-10137, June 2009, ICN 480085'. There are links for '[View .pdf]' and '[En Español]'. The main content area starts with the heading 'Contacting Social Security' and a paragraph stating that the website is a valuable resource for information about Social Security's programs. It provides the toll-free number 1-800-772-1213 and mentions that calls are confidential. It also provides information about automated phone service and a replacement Medicare card. A second paragraph states that the SSA wants to make sure you receive accurate and courteous service. A third paragraph provides a link to 'the list of offices where you can get more information'. Below this, it states that the publication is also printed in French, German, Greek, Italian, and Spanish. A 'Contents' section follows, listing various topics with links: Introduction, When are you "outside the U.S."?, What happens to your right to Social Security payments when you are outside the U.S.?, Additional residency requirements for dependents and survivors, Countries to which we cannot send payments, What you need to do to protect your right to benefits, Things that must be reported, How to report, If your check is lost or stolen, Direct deposit in financial institutions, Taxes, and What you need to know about Medicare. A '[Back to top]' link is at the bottom of the contents list. The final paragraph states that the booklet explains how being outside the United States may affect your Social Security payments and provides a link to 'Things that must be reported' and 'How to report'.

Home Questions? Contact Us Search

Your Payments While You Are Outside The United States

SSA Publication No. 05-10137, June 2009, ICN 480085 [\[View .pdf\]](#) [\[En Español\]](#)

Contacting Social Security

Our website is a valuable resource for information about all of Social Security's programs. There are a number of [things you can do online](#).

In addition to using our website, you can call us toll-free at **1-800-772-1213**. We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day. (You can use our automated response system to tell us a new address or request a replacement Medicare card.) If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

If you are outside the United States, see [the list of offices where you can get more information](#).

This publication is also printed in [French](#), [German](#), [Greek](#), [Italian](#) and [Spanish](#).

Contents

- [Introduction](#)
- [When are you "outside the U.S."?](#)
- [What happens to your right to Social Security payments when you are outside the U.S.?](#)
- [Additional residency requirements for dependents and survivors](#)
- [Countries to which we cannot send payments](#)
- [What you need to do to protect your right to benefits](#)
- [Things that must be reported](#)
- [How to report](#)
- [If your check is lost or stolen](#)
- [Direct deposit in financial institutions](#)
- [Taxes](#)
- [What you need to know about Medicare](#)

[\[Back to top\]](#)

This booklet explains how being outside the United States may affect your Social Security payments. It also tells you what you need to report to us so we can make sure you receive all the Social Security payments you are entitled to. For more information, see [Things that must be reported](#) and [How to report](#).

- Financial eligibility

- ✓ Benefit amount based on individual's or parents' work history.
- ✓ Adult child's parent must have worked long enough to be insured under Social Security or receiving retirement or disability benefits or be deceased.
- ✓ Amount of benefit depends upon individual's age and number of work credits acquired –

<http://www.ssa.gov/retire2/credits3.htm>

Getting More Information

- Visit your local Social Security office typing your zip code into search feature of Social Security Administration website
- Call toll free number: 1-800-772-1213

Yoga



Massage

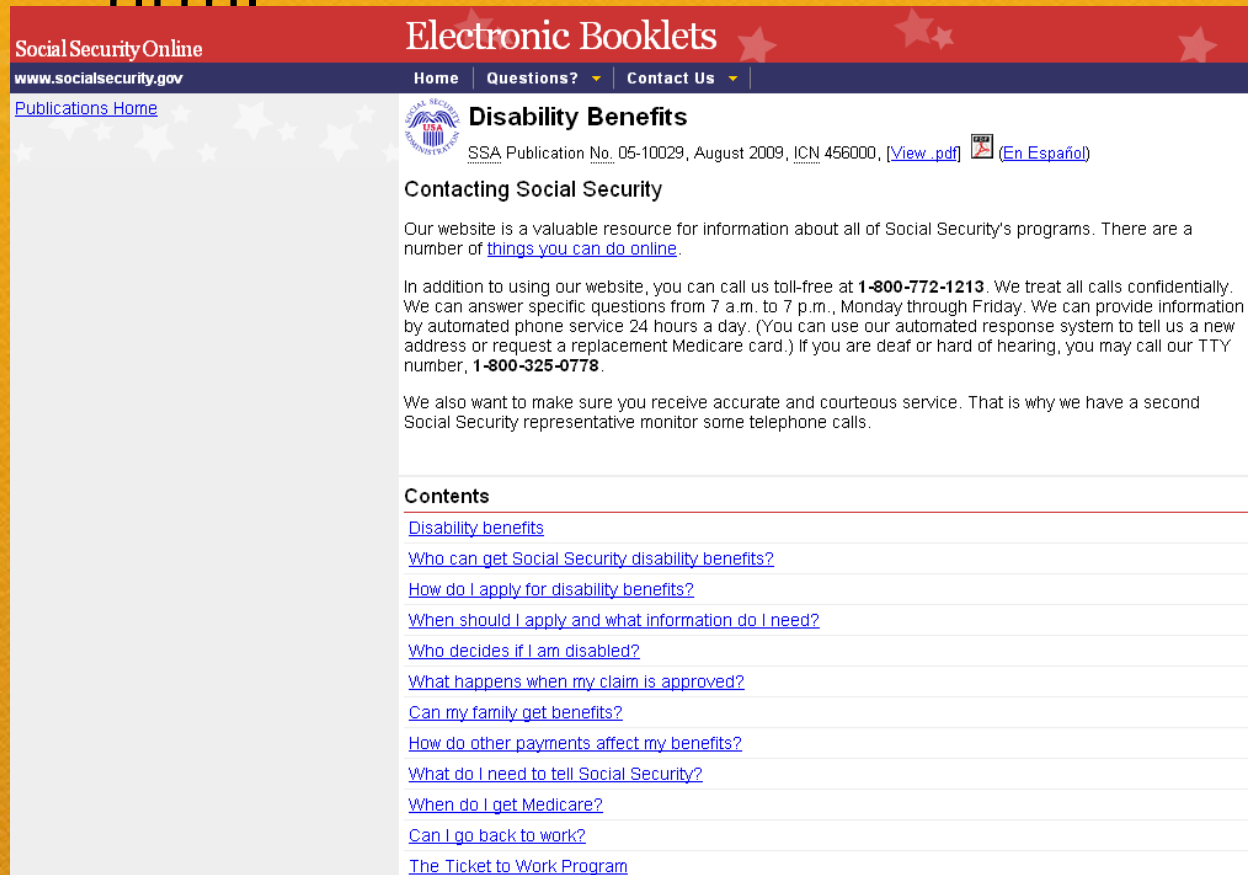


Music Therapy



Key Resource on SSDI

- <http://www.ssa.gov/pubs/10029.html>



The screenshot shows the 'Disability Benefits' page on the Social Security Online website. The page has a red header with 'Social Security Online' and 'www.socialsecurity.gov' on the left, and 'Electronic Booklets' in the center. Below the header is a navigation bar with 'Home', 'Questions?', and 'Contact Us'. The main content area is titled 'Disability Benefits' and includes a sub-header 'SSA Publication No. 05-10029, August 2009, ICN 456000'. It features a 'View .pdf' link and a '(En Español)' link. The text describes the website as a valuable resource for information about Social Security's programs and provides contact information, including a toll-free number (1-800-772-1213) and a TTY number (1-800-325-0778). A 'Contents' section lists various topics related to disability benefits, such as 'Disability benefits', 'Who can get Social Security disability benefits?', 'How do I apply for disability benefits?', 'When should I apply and what information do I need?', 'Who decides if I am disabled?', 'What happens when my claim is approved?', 'Can my family get benefits?', 'How do other payments affect my benefits?', 'What do I need to tell Social Security?', 'When do I get Medicare?', 'Can I go back to work?', and 'The Ticket to Work Program'.

Social Security Online
www.socialsecurity.gov

Electronic Booklets

Home | Questions? | Contact Us

[Publications Home](#)

Disability Benefits

SSA Publication No. 05-10029, August 2009, ICN 456000, [\[View .pdf\]](#) [\(En Español\)](#)

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- [When should I apply and what information do I need?](#)
- [Who decides if I am disabled?](#)
- [What happens when my claim is approved?](#)
- [Can my family get benefits?](#)
- [How do other payments affect my benefits?](#)
- [What do I need to tell Social Security?](#)
- [When do I get Medicare?](#)
- [Can I go back to work?](#)
- [The Ticket to Work Program](#)

Key Resource for SSDI

- <http://www.ssa.gov/dibplan/>



The screenshot shows the 'Disability Planner' page on the Social Security Online website. The header is red with 'Disability Planner' in white. Below the header is a dark blue navigation bar with links for 'Home', 'Questions?', and 'Contact Us'. The main content area has a white background. On the left, there is a sidebar with a list of links: 'Planners Home', 'Disability Planner Home', 'How to Qualify', 'How to Apply', 'You're Approved', 'Other Factors', 'Family Benefits', and 'Benefit Calculators'. The main content area features the Social Security Administration logo and the title 'Social Security Protection If You Become Disabled'. Below the title, there are three paragraphs of text. The first paragraph discusses the prevalence of disability. The second paragraph mentions studies showing a 3-in-10 chance of becoming disabled before retirement age. The third paragraph explains that the disability planner will provide information on benefits, qualifications, and application processes. At the bottom, there is a link to 'go to specific sections of the Disability Planner'.

Social Security Online
www.socialsecurity.gov

Disability Planner

[Home](#) | [Questions?](#) | [Contact Us](#)

[Planners Home](#)

[Disability Planner Home](#)
[How to Qualify](#)
[How to Apply](#)
[You're Approved](#)
[Other Factors](#)
[Family Benefits](#)
[Benefit Calculators](#)

 **Social Security Protection If You Become Disabled**

Disability is a subject you may read about in the newspaper, but not think of as something that might actually happen to you. But your chances of becoming disabled are probably greater than you realize.

Studies show that a 20-year-old worker has a 3-in-10 chance of becoming disabled before reaching retirement age.

While we spend a great deal of time working to succeed in our jobs and careers, few of us think about ensuring that we have a safety net to fall back on should we become disabled. This is an area where Social Security can provide valuable help to you.

This disability planner will explain the [benefits available](#), [how you can qualify](#), and [who can receive benefits on your earnings record](#). It will also explain [how to apply](#) for the benefits and what happens [when your application is approved](#).

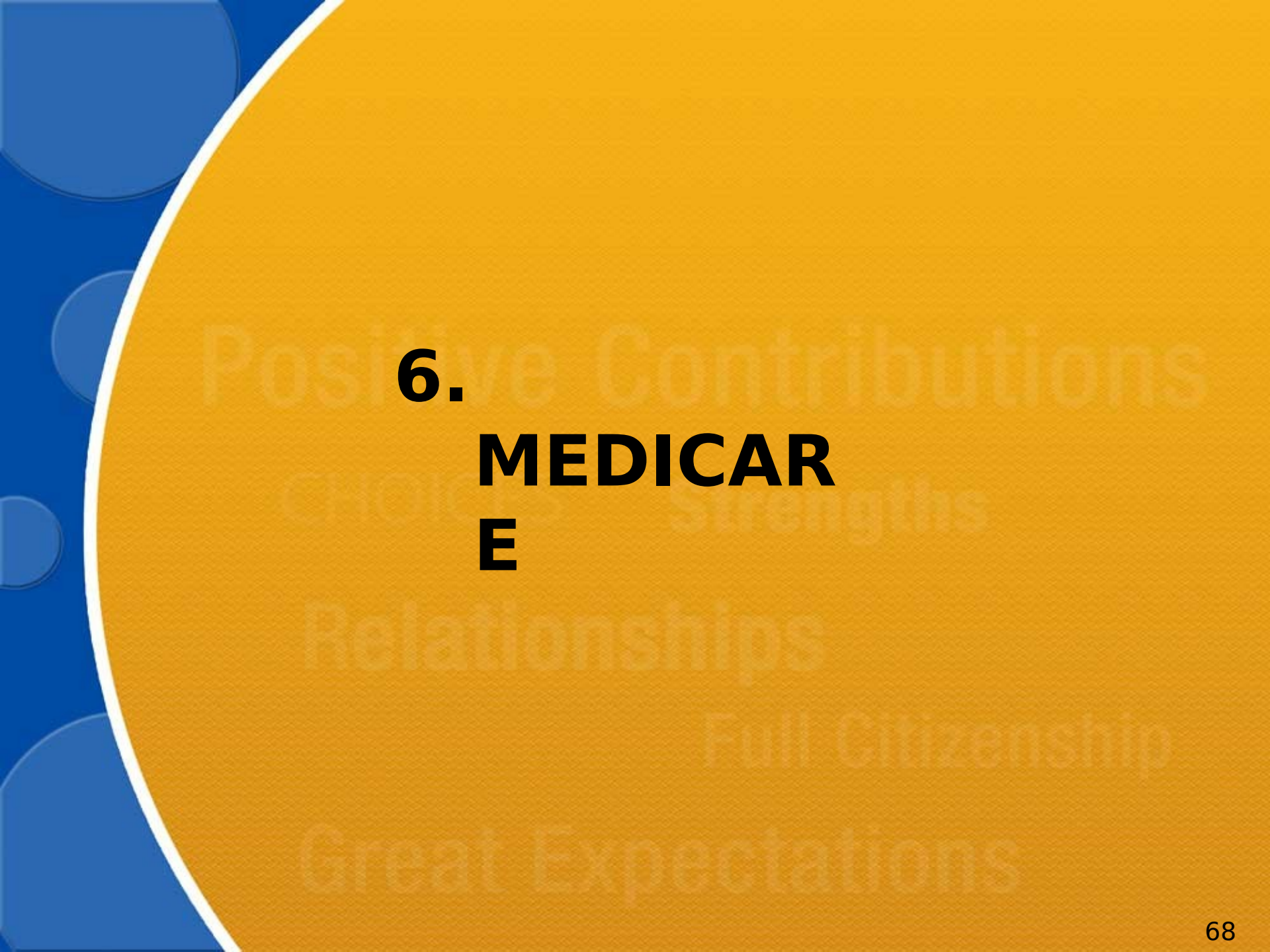
Use the links on the left to [go to specific sections of the Disability Planner](#).

Key Resource for Appealing a Decision on a Social Security Disability Claim

- <http://www.disabilityinfo.gov/digov-public/public/DisplayPage.do?parentFolderId=160>



The screenshot shows the Disability.gov website interface. At the top, the logo "Disability.gov" is displayed with the tagline "Connecting the Disability Community to Information & Opportunities". Navigation links include "Print this Page", "Text Size" (with options A, A, A), "Full Graphics" (with a dropdown arrow), and a "SET" button. A search bar with the word "Advanced" and a "SEARCH" button is present. On the left, a sidebar lists "Information by Topic" with categories: Benefits, Civil Rights, Community Life, Education, Emergency Preparedness, Employment, Health, Housing, Technology, and Transportation. Below this is "Information by State" with a "Select a State" dropdown and a "GO" button. The main content area displays an error message: "An error has occurred. We're sorry, but an error has occurred. The proper people have been alerted and will get this fixed as soon as possible. We apologize for the inconvenience. You can either press *Back* in your browser, use the navigation on the left, or go back to the [home page](#)." On the right, there is a "Suggest A Resource" button and a "Stay Connected" section with links for "Receive E-mail Updates", "RSS Feeds", "Subscribe to Newsletter", and "Bookmark and Share".



6.

MEDICAR E

Medicare

- What is Medicare?
 - ✓ Government sponsored health insurance.
 - ✓ Designed to manage the health care needs of those receiving Social Security benefits, specifically individuals who are elderly or who have disabilities.
 - ✓ Provides reimbursement to doctors, hospitals, and pharmacies.
 - ✓ Small monthly premiums are required for non-hospital coverage.

- Consists of four parts
 - ✓ A – covers hospitalization and may cover skilled nursing facility, hospice, and home health care.
 - ✓ B – covers outpatient care, doctor's visits, and some preventative care and medical equipment.
 - ✓ C – is called the “Medicare Advantage Plan,” covers Parts A, B, and sometimes D, and is managed by Medicare – approved private insurance companies.
 - ✓ D – covers prescription drugs.

Eligibility for Medicare

- Age
 - ✓ Eligible if 65 or older
- Disability
 - ✓ If you have been receiving SSDI for 24 months or more
 - ✓ If you have Lou Gehrig's disease or permanent kidney failure that requires dialysis or a kidney transplant

- General

- ✓ You can go to the Department of Health and Human Services website (<http://www.medicare.gov/MedicareEligibility/Home.asp?dest=NAV|Home|MyEnrollment#TabTop>) for an eligibility tool which provides information on Medicare eligibility and enrollment.

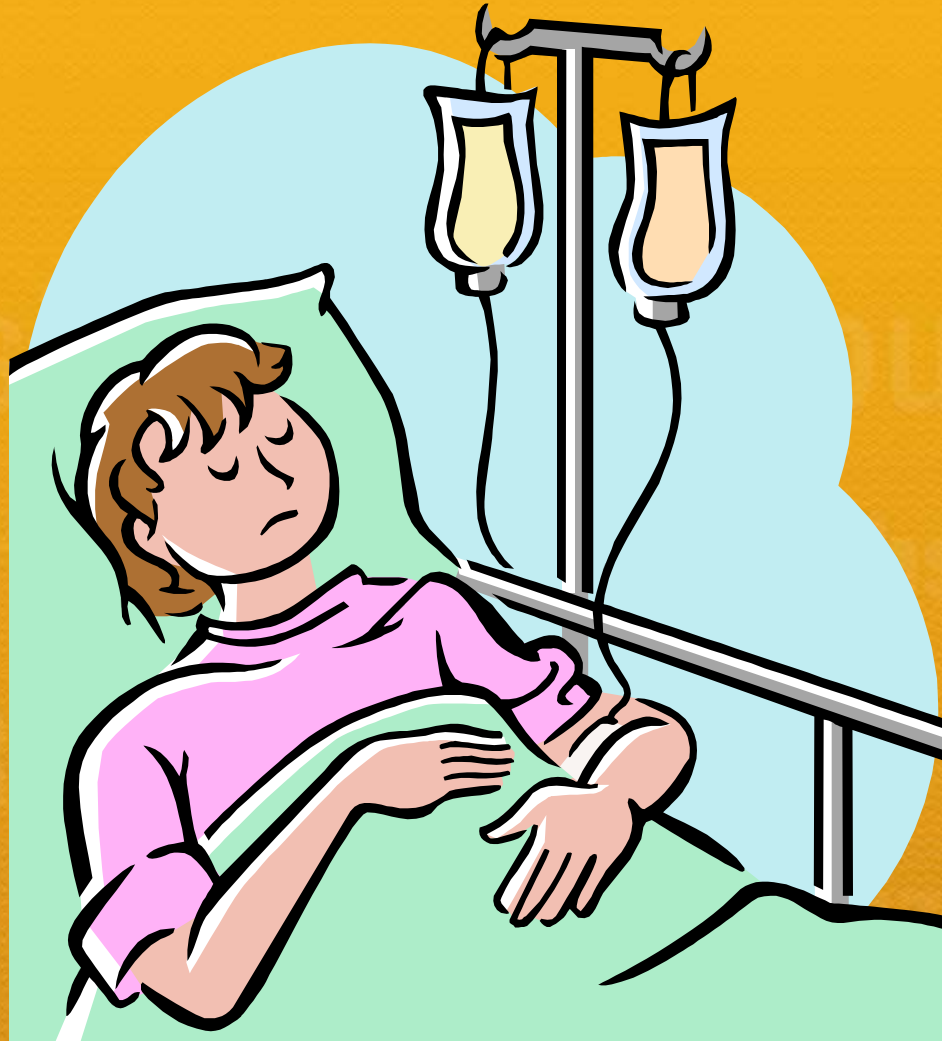
- Financial

- ✓ No requirements

Applying for Medicare

- If an individual has a disability and is entitled to SSDI for 21 months, there is automatic enrollment in Medicare Parts A and B
 - ✓ The initial enrollment period package should be mailed to the individual about 3 months before Medicare eligibility.
 - ✓ Individuals who do not enroll during the “Initial Enrollment Period” are provided opportunities to enroll later.

- Enrollment for Medicare Part B can be done at an individual's local Social Security office or by calling 1-800-772-1213. Local Social Security offices can be found by linking to <https://secure.ssa.gov/apps6z/FOLO/fo001.jsp>



Key Medicare Resource

- <http://www.medicare.gov/MedicareEligibility/Home.asp?dest=NAV|Home|GeneralEnrollment#TabTop>

The screenshot displays the Medicare.gov website. At the top, the U.S. Department of Health & Human Services logo and the URL www.hhs.gov are visible. Below this is a navigation bar with links for Home, FAQs, Screen Reader Version, Printable-Version, Español, Mailing List, and Log In to MyMedicare. A search bar for Medicare.gov is also present. The main header features the Medicare logo and the text "The Official U.S. Government Site for People with Medicare". Below the header, the "Medicare Eligibility Tool" is prominently displayed. A navigation bar below the tool includes tabs for "My Eligibility", "General Enrollment and Eligibility", and "Resources". Under "My Eligibility", there are links for General Enrollment, Initial Enrollment Package, Premium & Cost Information, Special Enrollment Period, Address Change, and About Your Medicare Card. A list of expandable sections is shown on the left, including "What Is Medicare?", "Who is Eligible for Medicare?", "Enrolling in Medicare", and "General Enrollment Period".

U.S. Department of Health & Human Services www.hhs.gov

[Home](#) | [FAQs](#) | [Screen Reader Version](#) | [Printable-Version](#) | [Español](#) | [Mailing List](#) | [Log In to MyMedicare](#) | [Sign up](#) Search Medicare.gov Search

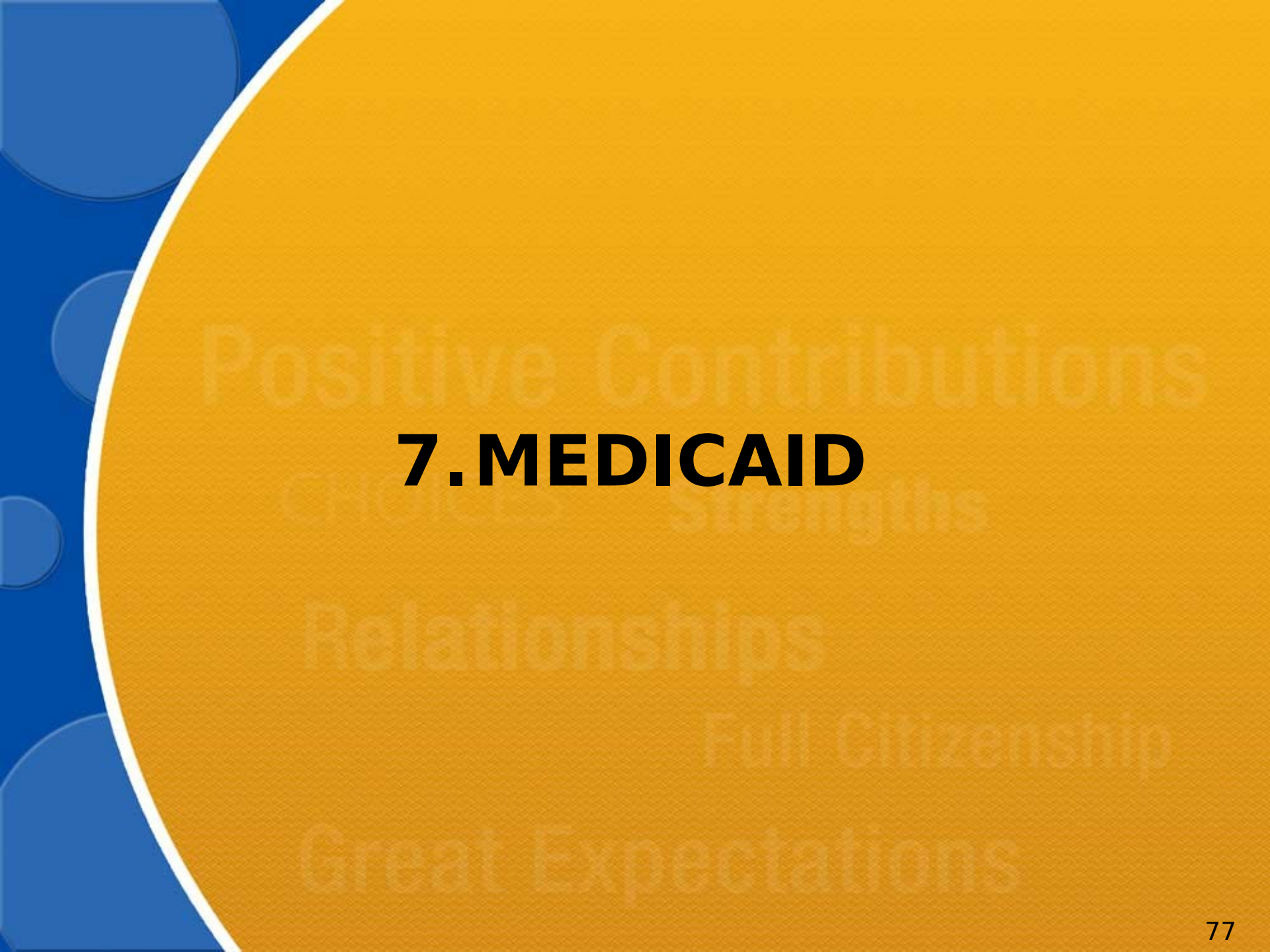
Medicare The Official U.S. Government Site for People with Medicare

Medicare Eligibility Tool ? [Help](#) [Mailing List](#)

[My Eligibility](#) [General Enrollment and Eligibility](#) [Resources](#)

▶ [General Enrollment](#) | [Initial Enrollment Package](#) | [Premium & Cost Information](#)
| [Special Enrollment Period](#) | [Address Change](#) | [About Your Medicare Card](#)

⊕ [What Is Medicare?](#)
⊕ [Who is Eligible for Medicare?](#)
⊕ [Enrolling in Medicare](#)
⊕ [General Enrollment Period](#)



7.MEDICAID

Medicaid

- What is Medicaid?
 - ✓ Federal/state funded health care and long-term care program.
 - ✓ Focuses on people with low incomes and special populations – people with disabilities, children, people who are elderly.
 - ✓ State Medicaid agency determines specific plan, eligibility rules, and services.
 - ✓ Small co-payment is sometimes required.

Three Types of Medicaid Programs

- Children's Health Insurance Program (CHIP/SCHIP)
- Institutional Long-Term Care
- Home and Community Based Services (HCBS) Waivers

General Eligibility

- 32 states and District of Columbia provide Medicaid eligibility to people eligible for SSI – use same application
- Some states require a separate application, although eligibility rules are the same
- 11 states develop their own eligibility rules for Medicaid, different from SSI eligibility

Children's Health Insurance Program (CHIP/SCHIP)

- What is CHIP?
 - ✓ State-run health insurance program targeting uninsured children and pregnant women.
 - ✓ For military families, having TRICARE means they are insured and do not qualify for CHIP.

Institutional Long-Term Care

- What is institutional long-term care?
 - ✓ Covers the cost of residential institutional care in nursing facilities and intermediate care facilities for individuals with intellectual and developmental disabilities (ICF/MR).

Eligibility for Institutional Long-Term Care

- Age
 - ✓ States are required to cover costs for individuals over 21 years of age and have the option for providing cost for individuals younger than 21.
- Disability
 - ✓ Must meet the same criteria as the Social Security Administration.

- Disability (according to Social Security Administration)
 - ✓ Children – physical and/or cognitive impairment resulting in “marked and severe functional limitations”.
 - ✓ Adults – medically determined physical or cognitive impairment resulting in inability to do any “substantial gainful activity” (SGA).
 - ✓ For children and adults, condition must have lasted or be expected to last at least 12 consecutive months or result in death.

- Financial

- ✓ Covers low-income Americans up to approximately 200% of federal poverty level – \$44,100 for family of 4.

Getting More Information and Applying

- Contact your local branch of federal Department of Health and Human Services.
- Look on government pages of your local phonebook or white pages under “city of...” or “state of...”
- Locate your local Medicaid office by going to the National Association of State Medicaid Directors website –
http://www.nasmd.org/links/State_medicaid_links.asp

Home and Community Based Services (HCBS) Waivers

- What is a HCBS Waiver?
 - ✓ As contrasted to paying for institutionalization, the focus is on providing financial resources for community living.
 - ✓ The use of the term, waiver, means waiving the institutional priority and allowing a community priority.

Eligibility for HCBS

- Age, disability, and financial requirements vary from waiver to waiver within and across states
- Financial considerations
 - ✓ Some waivers count only the child's income while others count the family's income.
 - ✓ Resource limits are typically \$2,000 for an individual and \$3,000 for a couple.
 - ✓ Waivers are generally based on SSI rules for accountable income, but there are many variations and exceptions.

- General requirements
 - ✓ Be a citizen or have legal immigration status
 - ✓ Be a resident of the state or eligible under an interstate compact.
 - ✓ Report changes in circumstances and have periodic eligibility redeterminations

Overview of Medicaid Services

- ***Personal care and assistance***

- ✓ Having a paid worker for activities of daily living – eating, bathing, toileting, maintaining continence, etc.
- ✓ Paid worker for instrumental activities of daily living – light housework, laundry, transportation, and money management.

- ***Health-related services***

- ✓ Skilled and unskilled nursing services – tube feedings, catheterization, range of motions exercises, etc.

- ***Specialty services***

- ✓ Substantial range of services related to the specific nature of an individual's impairment including assistive technology, medical equipment and supplies, and a broad range of therapies; extended habilitation services including pre-vocational services, educational services, and supported employment services.

- ***Adaptive services***

- ✓ Home modifications including ramps, widening doorways, and retrofitting bathrooms and kitchens; vehicle modifications including steering and pedal adaptations.

- ***Family and caregiver supports***

- ✓ Respite service, training for caregivers, home health services.

- ***Social supports***

- ✓ Support to enable individuals to take an active part in their family and community such as companion services.

- ***Case management for service coordination***

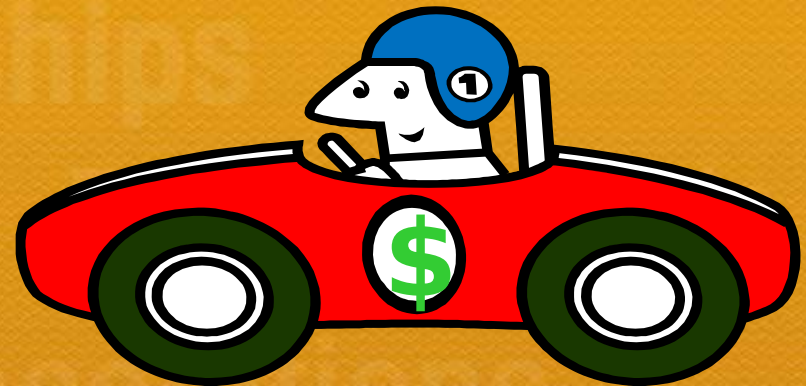
- ✓ An individual who provides assistance in accessing and coordinating services and supports.

Robert Wood Johnson Systems Change Project 1999-2007 Participant Direction



Participant Budget Places the Individual and Family in the Driver's Seat!

The individual controls the Medicaid allocation with assistance from a fiscal intermediary.



Who is the Participant in Participant Direction?

- Adult participant acting independently on her/his own
- Parent(s) of a minor child
- A legal representative of adult
- A non-legal representative of adult

Participant Direction Opportunities

- Participant-Employer Direction
 - ✓ Participant rather than a service provider agency carries out employer responsibilities to recruit, hire, schedule, train, and supervise workers.
- Participant-Budget Direction
 - ✓ Participant has the authority and accepts the responsibility to manage his or her budget which may or may not include acting as the payroll agent.

Eligibility for the Home and Community Based Waiver

- Age eligibility varies from state to state and waiver to waiver.
- States most frequently include individuals with mental retardation (intellectual disabilities) and developmental disabilities). Other disabilities are often included such as traumatic brain injury, physical disabilities, and autism.
- Rules for counting income and resources vary from state to state.
- Resource limits are typically \$2,000 for an individual and \$3,000 for a couple.

Getting More Information and Applying

- Contact your local branch of federal Department of Health and Human Services.
- Look on government pages of your local phonebook or white pages under “city of...” or “state of...”
- Locate your local Medicaid office by going to the National Association of State Medicaid Directors website –
http://www.nasmd.org/links/State_medicaid_links.asp

Key Medicaid HCBS Resources

- <http://aspe.hhs.gov/daltcp/reports/primer.htm>

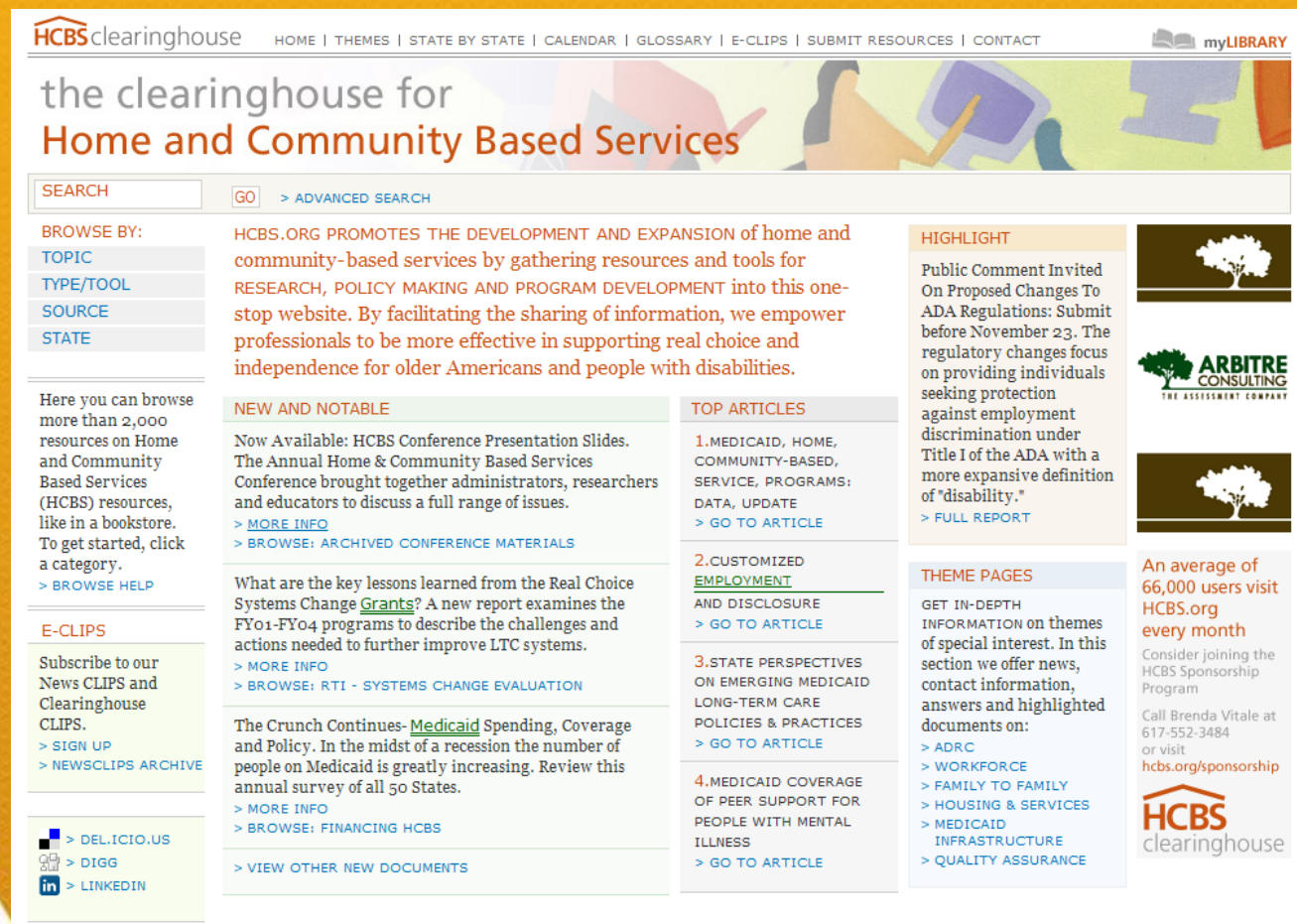
Understanding Medicaid Home and Community Services: A Primer

U.S. Department of Health and Human Services
Office of the Assistant Secretary for Planning and Evaluation

October 2000

Key Medicaid HCBS Resources

- www.hcbs.org



The screenshot displays the HCBS Clearinghouse website. At the top, the navigation bar includes the HCBS Clearinghouse logo, a menu with links to HOME, THEMES, STATE BY STATE, CALENDAR, GLOSSARY, E-CLIPS, SUBMIT RESOURCES, and CONTACT, and a myLIBRARY icon. The main header reads "the clearinghouse for Home and Community Based Services" with a background illustration of people interacting with technology. Below the header is a search bar with a "GO" button and a link to "ADVANCED SEARCH".

BROWSE BY:

- TOPIC
- TYPE/TOOL
- SOURCE
- STATE

Here you can browse more than 2,000 resources on Home and Community Based Services (HCBS) resources, like in a bookstore. To get started, click a category.

[BROWSE HELP](#)

E-CLIPS

Subscribe to our News CLIPS and Clearinghouse CLIPS.

[SIGN UP](#)

[NEWSCLIPS ARCHIVE](#)

[DELICIOUS](#)

[DIGG](#)

[LINKEDIN](#)

HCBS.ORG PROMOTES THE DEVELOPMENT AND EXPANSION of home and community-based services by gathering resources and tools for RESEARCH, POLICY MAKING AND PROGRAM DEVELOPMENT into this one-stop website. By facilitating the sharing of information, we empower professionals to be more effective in supporting real choice and independence for older Americans and people with disabilities.

NEW AND NOTABLE

Now Available: HCBS Conference Presentation Slides. The Annual Home & Community Based Services Conference brought together administrators, researchers and educators to discuss a full range of issues.

[MORE INFO](#)

[BROWSE: ARCHIVED CONFERENCE MATERIALS](#)

What are the key lessons learned from the Real Choice Systems Change [Grants](#)? A new report examines the FY01-FY04 programs to describe the challenges and actions needed to further improve LTC systems.

[MORE INFO](#)

[BROWSE: RTI - SYSTEMS CHANGE EVALUATION](#)

The Crunch Continues- [Medicaid](#) Spending, Coverage and Policy. In the midst of a recession the number of people on Medicaid is greatly increasing. Review this annual survey of all 50 States.

[MORE INFO](#)

[BROWSE: FINANCING HCBS](#)

[VIEW OTHER NEW DOCUMENTS](#)

TOP ARTICLES

1. MEDICAID, HOME, COMMUNITY-BASED, SERVICE, PROGRAMS: DATA, UPDATE
[GO TO ARTICLE](#)
2. CUSTOMIZED [EMPLOYMENT](#) AND DISCLOSURE
[GO TO ARTICLE](#)
3. STATE PERSPECTIVES ON EMERGING MEDICAID LONG-TERM CARE POLICIES & PRACTICES
[GO TO ARTICLE](#)
4. MEDICAID COVERAGE OF PEER SUPPORT FOR PEOPLE WITH MENTAL ILLNESS
[GO TO ARTICLE](#)

HIGHLIGHT

Public Comment Invited On Proposed Changes To ADA Regulations: Submit before November 23. The regulatory changes focus on providing individuals seeking protection against employment discrimination under Title I of the ADA with a more expansive definition of "disability."

[FULL REPORT](#)

THEME PAGES

GET IN-DEPTH INFORMATION on themes of special interest. In this section we offer news, contact information, answers and highlighted documents on:

- [ADRC](#)
- [WORKFORCE](#)
- [FAMILY TO FAMILY](#)
- [HOUSING & SERVICES](#)
- [MEDICAID INFRASTRUCTURE](#)
- [QUALITY ASSURANCE](#)

An average of 66,000 users visit HCBS.org every month

Consider joining the HCBS Sponsorship Program

Call Brenda Vitale at 617-552-3484 or visit hcbs.org/sponsorship

HCBS clearinghouse

- ✓ Every state has at least one Medicaid waiver with the majority focusing on individuals with intellectual disabilities, physical disabilities, and developmental disabilities.
- ✓ Developmental disability is a mental and/or physical impairment that begins before the age of 18 and is expected to continue over one's full lifespan. It results in significant limitations in daily activities in 3 or more of the following areas: independent living, economic self-sufficiency, learning, mobility, receptive and expressive language, self-care, and self-direction.

Home and Community Based Services (HCBS) Waivers

- Current emphasis in many states is to establish an autism waiver.
- Waiver services are NOT an entitlement; all states have long waiting lists.
- There are 50 different state Medicaid programs.

Home and Community Based Services (HCBS) Waivers

- Waivers allow states to provide services to individuals with disabilities that enable them to stay in their homes and communities.
- HCBS waivers can fund services not otherwise authorized by the federal Medicaid program, such as respite care, home modifications, and non-medical transportation.

Home and Community Based Services (HCBS) Waivers

- The individual must:
 - ✓ meet Medicaid financial eligibility criteria for the specific HCBS waiver program
 - ✓ require institutionalization in the absence of the HCBS waiver.

Key Resource on Participant Direction

- www.centerforself-determination.com

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Search

[Home Page](#)
[Medicaid Transformation](#)
[Training/Conferences](#)
[Find a Contact](#)
[Resources](#)
[Blog \(Coming Soon\)](#)

On Thursday July 23, a grassroots coalition from the Center for Self-Determination (CSD), met with the Cindy Mann, Director, Center for [Medicaid](#) and State Operations at the Centers for [Medicare](#) and Medicaid Services (CMS) Baltimore headquarters. The meeting was structured to promote ongoing dialogue with CMS and together create a long term care reform agenda

[Click here for the next steps...](#)

The Center for Self-Determination is the primary clearinghouse, training and technical assistance source on Self-Determination in the United States and other countries. The Center is devoted to [moving](#) power and authority over resources directly to individuals with disabilities, families and allies.

Welcome to The Center For Self-Determination

Principles of Self-Determination

FREEDOM The opportunity to choose where and with whom one lives as well as how one organizes all important aspects of one's life with freely chosen assistance as needed
AUTHORITY The ability to control some targeted amount of public dollars
SUPPORT The ability to organize that support in ways that are unique to the individual
RESPONSIBILITY The obligation to use public dollars wisely and to contribute to one's community
CONFIRMATION The recognition that individuals with disabilities themselves must be a major part of the redesign of the human service system of long term care

Nerney, T. and Shumway, D.
Beyond Managed Care Vol. 1, 1996
University of New Hampshire

 Center for Self-Determination
©2009 Center for Self-Determination

Most Amazing Housemates





Speech/Communication Therapy



Companions



Community Participation: Eating at Restaurants



Community Participation: Volunteering at the Community Health Food Store



Community Participation: Dancing at Jazz Club





8. VOCATIONAL REHABILITATION AND EMPLOYMENT SUPPORTS

Vocational Rehabilitation (VR)

- What is VR?
 - ✓ Authorized from the Rehabilitation Act Amendments of 1998 as part of the Work Force Investment Act.
 - ✓ Primary employment support resource for adults with disabilities.
 - ✓ Federal dollars are matched by state dollars to provide services to get and keep jobs.

- ✓ Services are based on an individualized plan for employment (IPE).
- ✓ Services include eligibility determination, assessment of vocational needs, development of an individualized plan, coordination of services, and post-employment services.

- ✓ Statute requires a trial work experience in the most community-integrated setting possible to identify services and supports necessary for individuals with significant disabilities.
- ✓ There is no cost for most VR services; states differ in this regard; other benefits are considered to cover some expenses before VR will pay.

Eligibility for VR

- Age – 14 and up
- Disability
 - ✓ Have a physical or mental impairment that results in a substantial barrier to employment.
 - ✓ Can benefit from VR services to achieve an employment outcome.
 - ✓ Requires VR to prepare for, enter, engage in, or retain gainful employment.

- Priorities for service
 - ✓ Most significant disabilities limiting two or more functional capacities.
 - ✓ Significant disabilities limiting one capacity.
 - ✓ Individuals with disabilities.

Range of VR Services

- Vocational counseling and guidance
- Job placement assistance
- College or vocational training
- Supported employment services
- Transportation

- Interpreter services for individuals who are deaf or hard of hearing
- Services to assist students with disabilities in their transition from school to work
- Reader services for individual who are blind
- Assistive and rehabilitation technology services
- Referral services
- Support, advocacy, and follow-up services for at least 90 days following job placement

State-of-Art Practices with VR

- Collaboration between schools and VR starting when the student is 16.
- IDEA requires transition planning when students are 16.
- Paid employment during high school is the best predictor of having a job after high school.

Applying for VR

- VR offices operate differently but there are general procedures
 - ✓ VR counselor gathers information on strengths, needs, and goals and provides assistance in applying for services
 - ✓ VR counselor gathers records from other sources to document disability; if records are not current, VR agency pays for a new professional assessment
 - ✓ Individual and VR counselor develop an individual plan for employment (IPE)

- ✓ VR agencies may purchase services from community rehabilitation providers (www.Justclicklocal.com to find rehabilitation centers within specific communities).
- ✓ You can find the location of the nearest office by linking to <https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>.

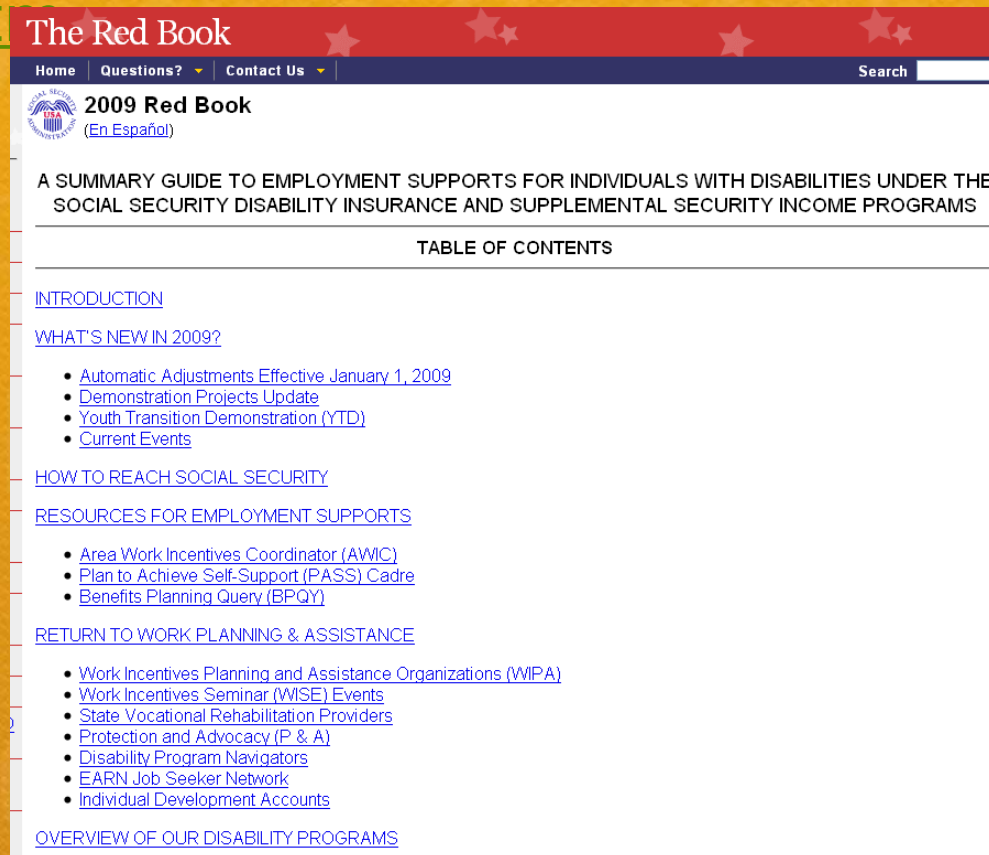
Employment Support for Young People with Disabilities

- Most of the income of individuals with disabilities younger than 22 is not counted for the purpose of determining SSI eligibility in order to serve as an incentive for these young people to work.
- A savings program called the Plan to Achieve Self-Support (PASS) can be developed for individuals to pay for education and other things needed in order to be able to work. The saved income is not considered for SSI purposes.

- Cost for Impairment-Related Work Expenses (IRWE) is needed to work or deducted from income in order to determine countable income.
 - ✓ Transportation
 - ✓ Attendant care services
 - ✓ Medical devices
- VR also can provide services to enable individuals to keep a job for 3 years following job placement as long as services are consistent with original IPE goal

Key Resource on Employment Benefits for Individuals with SSI and SSDI

- <http://www.ssa.gov/redbook/eng/main>
[.html](#)



The screenshot shows the homepage of the '2009 Red Book' on the Social Security Administration's website. The page has a red header with the title 'The Red Book' and a navigation bar with links for 'Home', 'Questions?', 'Contact Us', and a search box. Below the header, the title '2009 Red Book' is displayed with a link to the Spanish version '(En Español)'. The main content area describes the book as 'A SUMMARY GUIDE TO EMPLOYMENT SUPPORTS FOR INDIVIDUALS WITH DISABILITIES UNDER THE SOCIAL SECURITY DISABILITY INSURANCE AND SUPPLEMENTAL SECURITY INCOME PROGRAMS'. A 'TABLE OF CONTENTS' section lists various topics with blue hyperlinks: INTRODUCTION, WHAT'S NEW IN 2009? (including Automatic Adjustments, Demonstration Projects, Youth Transition, and Current Events), HOW TO REACH SOCIAL SECURITY, RESOURCES FOR EMPLOYMENT SUPPORTS (including AWIC, PASS, and BPQY), RETURN TO WORK PLANNING & ASSISTANCE (including WIPA, WISE, VR providers, P & A, Disability Program Navigators, EARN, and IDA), and OVERVIEW OF OUR DISABILITY PROGRAMS.

The Red Book

Home Questions? Contact Us Search

2009 Red Book
([En Español](#))

A SUMMARY GUIDE TO EMPLOYMENT SUPPORTS FOR INDIVIDUALS WITH DISABILITIES UNDER THE SOCIAL SECURITY DISABILITY INSURANCE AND SUPPLEMENTAL SECURITY INCOME PROGRAMS

TABLE OF CONTENTS

[INTRODUCTION](#)

[WHAT'S NEW IN 2009?](#)

- [Automatic Adjustments Effective January 1, 2009](#)
- [Demonstration Projects Update](#)
- [Youth Transition Demonstration \(YTD\)](#)
- [Current Events](#)

[HOW TO REACH SOCIAL SECURITY](#)

[RESOURCES FOR EMPLOYMENT SUPPORTS](#)

- [Area Work Incentives Coordinator \(AWIC\)](#)
- [Plan to Achieve Self-Support \(PASS\) Cadre](#)
- [Benefits Planning Query \(BPQY\)](#)

[RETURN TO WORK PLANNING & ASSISTANCE](#)

- [Work Incentives Planning and Assistance Organizations \(WIPA\)](#)
- [Work Incentives Seminar \(WISE\) Events](#)
- [State Vocational Rehabilitation Providers](#)
- [Protection and Advocacy \(P & A\)](#)
- [Disability Program Navigators](#)
- [EARN Job Seeker Network](#)
- [Individual Development Accounts](#)

[OVERVIEW OF OUR DISABILITY PROGRAMS](#)

Key Resource on Employment Benefits for Individuals with SSI and SSDI

- http://ruralinstitute.umt.edu/training/publications/rocket_science/irwe.asp



The Rural Institute

The University of
Montana Rural Institute
52 Corbin Hall
Missoula, MT 59812
406-243-5467 Voice/TTY



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**Adult Community
Services and
Support**

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[ACSS Publications](#)

- [Rural Fact Sheets](#)
- [Rural Exchanges](#)
- [Monographs](#)
- [Employment](#)
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[ACSS Training / Tech](#)
[ACSS Social Security](#)
[ACSS Partners & Links](#)

**It Doesn't Take a Rocket Scientist:
To Understand & Use [Social Security](#) Work Incentives**

Impairment Related Work Expenses (IRWE)

IRWEs enable SSI recipients to recover some of their work expenses incurred as a result of their disability, and they allow SSDI/DAC beneficiaries to reduce earnings counted toward SGA. They are much easier to apply for than PASS plans.

For the SSI recipient, deducting the cost of the IRWE from monthly gross wages reduces the amount of countable earnings used to figure the SSI check due. For Title II beneficiaries, deducting an IRWE may keep gross monthly earnings below SGA, thus allowing them to maintain Title II (SSDI) eligibility.

An IRWE deduction must meet the following criteria

- Expenses must be necessary for the person to work;
- Expenses must be related to the person's disability;
- Expenses must be paid for by the person and not be reimbursable from other sources;
- Expenses must be paid in a month in which the person is working; and
- Expenses must be reasonable.

Workforce Investment Act and One-Stop Career Centers

- Purpose was to reform the nation's job training system.
- Key components include streamlining services through a one-stop service delivery system, empowering job seekers through information and training, and improving youth programs.
- A Disability Program Navigator is a new role created for One-Stop Career Centers to provide assistance with accessing employment opportunities and benefits.

- You can locate the program in your state by going to www.careeronestop.org/Reemployment/ChangeCareers/FindCareerOneStopCenter.aspx sponsored by the U.S. Department of Labor.
- America's Service Locator (www.ServiceLocator.org) connects individuals to employment and training opportunities available at local One-Stop Career Centers.
- This program has a specific mission of connecting veterans and transitioning service members to high quality career planning, training, and job search resources.

Ticket to Work Program

- Ticket to Work and Work Incentive Improvement Act of 1999 – designed to remove barriers to people with disabilities being employed and not losing health care coverage (Medicaid and Medicare).
- An Employment Network is set up of agencies that provide employment services.

- Beneficiaries can contact one or more Employment Networks or VR to develop a work plan for reaching an employment goal.
- Providers are paid a portion of the benefits saved when individuals work, achieve substantial earnings, and reduce their benefits.

Social Security Administration

Ticket to Work and Self-Sufficiency

Ticket Number
123-45-6789TW

Claim Account Number

987-65-4321 W

Issue Date:



This ticket is issued to you by the Social Security Administration under the Ticket to Work and Self-Sufficiency Program. If you want help in returning to work or going to work for the first time, you may offer this ticket to an Employment Network of your choosing or take it to your State vocational rehabilitation agency for services. If you choose an Employment Network and it agrees to take your ticket, or if you choose your State agency and you qualify for services, these providers can offer you services to help you go to work.

An Employment Network provides the services at no cost to you. The Social Security Administration will pay the Employment Network if you assign your ticket to it, and the Employment Network helps you go to work and complies with other requirements of the Program. An Employment Network serving under the Program has agreed to abide by the rules and regulations of the Program under the terms of its agreement with the Social Security Administration for providing services under the Program. Your State agency can tell you about its rules for getting services.

James B. Bunnhair

Commissioner of Social Security

- ✓ Tickets are mailed to Social Security recipients.
- ✓ More than 12,000 employment networks have been approved to take tickets.

Ticket to Work - Work Incentives Improvement Act

- Modernizes the employment services system to ensure that people with disabilities who work will still have health care
 - ✓ Medicaid buy-in
- Extended Medicare coverage
- Medicaid infrastructure grants
 - ✓ Grants in 40 states provides services such as benefits specialists

Work Incentives Planning and Assistance Program (WIPA)

- Created by the Social Security Administration in 2006 to provide beneficiaries with disabilities (including youth transitioning to adulthood) access to benefits planning and assistance services
- Services include referring beneficiaries to Employment Networks, providing guidance on health benefits coverage in light of employer and Medicaid/ Medicare coverage, and provides information on the availability on advocacy services.
- You can locate the office in your state by linking to

Client Assistance Program (CAP)

- Provides information and assistance to individuals seeking or receiving VR services including pursuing administrative, legal, and other appropriate remedies.
- Many are housed with Protection and Advocacy offices.
- Find your local office by going to www.napas.org/aboutus/pwd.htm#cap.

Work



The background features a large yellow circle on the right side, partially overlapping a blue area on the left. The blue area contains several overlapping circles of varying shades of blue. The text '9.HOUSING' is centered in the yellow area.

9.HOUSING

Section 8 Housing and Departments

- What is Section 8?
 - ✓ Federal housing program providing housing assistance to renters and homeowners with low income.
 - ✓ Rental subsidies are provided to limit the monthly rent payment.
 - ✓ Section 8 vouchers can be used to pay mortgage payments for qualified first-time home buyers.

General Eligibility

- Income
 - ✓ Below 50% of the Area Median Income (Housing Authority can determine this).
 - ✓ Long waiting lists are typical.
 - ✓ Section 8 vouchers are portable – can be taken anywhere in the U.S. that has a public housing authority.
 - ✓ People with disabilities can rent from relatives.

Key Section 8 Housing Resource

- www.affordablehousingonline.com/section8housing.asp



Section 8 Housing and Apartments - Common Questions

<u>Find Senior Housing</u> Free assistance finding Senior Housing in your local area. www.aplaceformom.com	<u>Find Apartment HUD Deals</u> Search for Apartment HUD Online. Get Low Prices on Apartment HUD's. HUDApartments.Reply.com	<u>Section Housing</u> Find Section 8 Housing Rentals at Great Prices. www.Pronto.com
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Common Questions About Section 8

What is Section 8?

Section 8, or the Housing Choice Voucher Program, is a Federal housing program which provides housing assistance to low-income renters and homeowners. This assistance comes in the form of rental subsidies, limiting the monthly rent payment of the assistance recipient.

How do I qualify for Section 8?

To qualify for Section 8 you must be a low-income person (below 50% of the Area Median Income). To determine what the income limits are in your area [click here](#).

Where do I apply for Section 8?

Section 8 is a Federal program administered nationally by the Department of Housing and Urban Development (HUD). However, the program is administered locally by public housing authorities or other designated agencies and organizations. Use the search tool below to find the public housing authority which administers Section 8 in your area.

Search for a Housing Authority

First 3 Digits of Zip Code **GO**

HA Name/City **GO**

State **GO**

A Home of His Own



Most Amazing Housemates



JT's Weekly Supports

Time	Mon	Tues	Wed	Thur	Fri	Sat	Sun
12-8:30 AM	F	H	H	H	H	H	H
8-8:30	F	H	C1	C4	C1	C1	H
8:30-9 AM	C1	H	C1	C4	C1	C1	F
9-9:30 AM	ST	H	C1	C4	C1	C1	F
9:30-10 AM	ST	H	C1	C4	C1	C1	F
10-10:30 AM	MS	H	C1	C4	C1	C1	F
10:30-11 AM	MS	YT	C1	C5	C1	C6	F
11-11:30 AM	H	H	C1	C5	C1	C6	F
11:30-12 PM	LC	LC	LC	LC	LC	C6	F
12-12:30 PM	LC	LC	LC	LC	LC	C6	F
12:30-1 PM	LC	CW	LC	LC	CW	C6	F
1:30-2 PM	LC	LC	LC	LC	LC	C6	F
2-2:30 PM	LC	LC	LC	LC	LC	C4	F
2:30-3 PM	LC	LC	LC	LC	LC	C4	F
3-3:30 PM	LC	LC	LC	LC	LC	C4	F
3:30-4 PM	H	C2	H	C5	H	C2	F
4-4:30 PM	H	C2	H	C5	H	C2	F
4:30-5 PM	H	C2	H	C5	H	C2	F
5-5:30 PM	H	C2	FR	C5	H	C2	F
5:30-6 PM	H	C2	FR	C3	C5	C2	F
6-6:30 PM	H/MT/GF	C2	FR	C3	C5	C2	F
6:30-7 PM	H/MT/GF	C2	FR	C3	C5	C2	F
7-7:30 PM	MT/GF	MT	C3	C3	H	C2	F
7:30-8 PM	MT/GF	MT	C3	C3	H	C2	F
8-8:30 PM	H	H	H	C3	H	C2	F
8:30-9 PM	H	H	H	H	H	C2	F
9-11 PM	H	H	H	H	H	H/C?	F

Sleep
Personal Care
Work
Leisure/Comm. Part.
Bkt/Lunch/Dinner
Speech Therapy
Music Therapy
Massage
Yoga
Church

H - Housemate

Y - Yoga Teacher

F - Family

JC - Job Coach

ST - Speech
Therapist

C1-C6 -
Companions

MT - Music
Therapist

FR - Fraternity

M - Masseuse

GF - Girlfriend

Y - Yoga Teacher

CW - Co-Worker